

Information to identify the case:

Debtor 1

Ryan Gaccione

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1526

EIN --

Debtor 2

Ann Marie Gaccione

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0869

EIN --

United States Bankruptcy Court District of New Jersey

Case number: **18-15789-CMG**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ryan Gaccione

Ann Marie Gaccione

11/3/23

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Ryan Gaccione
Ann Marie Gaccione
Debtors

Case No. 18-15789-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Nov 03, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 05, 2023:

Recip ID	Recipient Name and Address
db/jdb	Ryan Gaccione, Ann Marie Gaccione, 155 Besante Blvd, Brick, NJ 08724-3627
517408660	A R Resources, Inc., PO Box 1056, Blue Bell, PA 19422-0287
517408663	Cap1/bstby, 50 NW Point Blvd, Elk Grove Village, IL 60007-1032
517408668	Citibank, Cavalry SPV I, LLC / AT&T Apothaker Scia, PO Box 5496, Mount Laurel, NJ 08054-5496
517408674	MCOC - Meridian Health Sys, n/k/a Hackensack Meridian Health, PO Box 650292, Dallas, TX 75265-0292
517408678	Prosper Marketplace In, 101 2nd St Fl 15, San Francisco, CA 94105-3672

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 03 2023 20:51:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 03 2023 20:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Nov 03 2023 20:50:00	Toyota Motor Credit Corporation, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
cr	EDI: WFFC2	Nov 04 2023 00:37:00	Wells Fargo Bank, N.A., P.O. Box 10438, Des Moines, IA 50306-0438
517543737	EDI: PHINAMERI.COM	Nov 04 2023 00:37:00	Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
517408661	EDI: CAPIO.COM	Nov 04 2023 00:37:00	Assetcarellc/capiopart, 2222 Texoma Pkwy Ste 180, Sherman, TX 75090-2484
517408662	EDI: CITICORP.COM	Nov 04 2023 00:37:00	Bby/cbna, PO Box 6497, Sioux Falls, SD 57117-6497
517408664	EDI: CAPITALONE.COM	Nov 04 2023 00:37:00	Cap1/l&t, PO Box 30253, Salt Lake City, UT 84130-0253
517408665	EDI: CAPIO.COM	Nov 04 2023 00:37:00	Capio, 2222 Texoma Pkwy Ste 150, Sherman, TX 75090-2481
518053256	Email/PDF: bncnotices@becket-lee.com	Nov 03 2023 21:04:09	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517408667	EDI: CITICORP.COM	Nov 04 2023 00:37:00	Citi, PO Box 6241, Sioux Falls, SD 57117-6241
517408670	EDI: CITICORP.COM	Nov 04 2023 00:37:00	Dsnb Macys, PO Box 8218, Mason, OH 45040-8218
518173715	EDI: Q3G.COM	Nov 04 2023 00:37:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518009938	EDI: DISCOVER.COM		

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		Nov 04 2023 00:37:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517408669	EDI: DISCOVER.COM		
		Nov 04 2023 00:37:00	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
517408671	EDI: PHINAMERI.COM		
		Nov 04 2023 00:37:00	GM Financial, PO Box 183593, Arlington, TX 76096-3593
517408672	EDI: CITICORP.COM		
		Nov 04 2023 00:37:00	Goodyr/cbna, PO Box 6497, Sioux Falls, SD 57117-6497
517408666	EDI: JPMORGANCHASE		
		Nov 04 2023 00:37:00	Chase Card, PO Box 15298, Wilmington, DE 19850-5298
517408673	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 03 2023 20:49:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
517408675	+ Email/Text: bankruptcydpt@mcmcg.com		
		Nov 03 2023 20:51:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
517408676	EDI: RMSC.COM		
		Nov 04 2023 00:37:00	Old Navy - Synchrony Bank, PO Box 965004, Orlando, FL 32896-5004
518066811	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 03 2023 20:53:18	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
518071020	+ Email/PDF: ebnotices@pnmac.com		
		Nov 03 2023 20:53:46	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
517408677	Email/PDF: ebnotices@pnmac.com		
		Nov 03 2023 21:04:25	Pennymac Loan Services, 6101 Condor Dr, Moorpark, CA 93021-2602
518076290	EDI: Q3G.COM		
		Nov 04 2023 00:37:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
518014213	EDI: Q3G.COM		
		Nov 04 2023 00:37:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
517408679	EDI: CITICORP.COM		
		Nov 04 2023 00:37:00	Sears, Bankruptcy Department, PO Box 790034, Saint Louis, MO 63179-0034
517408680	EDI: RMSC.COM		
		Nov 04 2023 00:37:00	Syncb/lowes, PO Box 965005, Orlando, FL 32896-5005
517408681	EDI: RMSC.COM		
		Nov 04 2023 00:37:00	Syncb/oldnavydc, PO Box 965005, Orlando, FL 32896-5005
518165222	+ EDI: AIS.COM		
		Nov 04 2023 00:37:00	Synchrony Bank, c/o AIS InfoSource, LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517408683	Email/Text: TFS_Agency_Bankruptcy@toyota.com		
		Nov 03 2023 20:50:00	Toyota Motor Credit, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054-4522
517408682	EDI: CITICORP.COM		
		Nov 04 2023 00:37:00	Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
518063234	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com		
		Nov 03 2023 20:50:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518153709	+ EDI: AIS.COM		
		Nov 04 2023 00:37:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518053183	EDI: WFFC2		
		Nov 04 2023 00:37:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
517408684	EDI: WFFC2		
		Nov 04 2023 00:37:00	Wells Fargo Financial National Bank, Customer Service, PO Box 10347, Des Moines, IA 50306-0347

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 05, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 3, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Geoffrey P. Neumann	on behalf of Debtor Ryan Gaccione geoff.neumann@gmail.com timothy.neumann25@gmail.com;btassillo@aol.com;esq.geoffreypn.b127774@notify.bestcase.com
Geoffrey P. Neumann	on behalf of Joint Debtor Ann Marie Gaccione geoff.neumann@gmail.com timothy.neumann25@gmail.com;btassillo@aol.com;esq.geoffreypn.b127774@notify.bestcase.com
Lauren Bielskie	on behalf of U.S. Trustee U.S. Trustee lauren.bielskie@usdoj.gov
Thomas Orr	on behalf of Trustee Thomas Orr tom@torrlaw.com Torr@ecf.axosfs.com
Thomas J Orr	on behalf of Trustee Thomas Orr tom@torrlaw.com xerna@aol.com;orrtr87054@notify.bestcase.com
Timothy P. Neumann	on behalf of Joint Debtor Ann Marie Gaccione timothy.neumann25@gmail.com btassillo@aol.com;geoff.neumann@bnfsbankruptcy.com;geoff.neumann@gmail.com;neumann.timothyb127774@notify.bestcase.com
Timothy P. Neumann	on behalf of Debtor Ryan Gaccione timothy.neumann25@gmail.com btassillo@aol.com;geoff.neumann@bnfsbankruptcy.com;geoff.neumann@gmail.com;neumann.timothyb127774@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M. E. Powers, III	on behalf of Creditor PennyMac Loan Services LLC ecf@powerskirn.com
William M.E. Powers, III	on behalf of Creditor PennyMac Loan Services LLC ecf@powerskirn.com

TOTAL: 13